

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Eric W. Steinmetz  
Debtor

Case No. 23-02448-MJC  
Chapter 13

District/off: 0314-5  
Date Rcvd: Jan 21, 2025

User: AutoDocke  
Form ID: pdf010

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 23, 2025:**

Recip ID	Recipient Name and Address
+ Amy Steinmetz	617 School Road, Nazareth, PA 18064-8619

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 23, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 21, 2025 at the address(es) listed below:

Name	Email Address
Brent J Lemon	on behalf of Creditor MIDFIRST BANK blemon@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK bkgroup@kmllawgroup.com bkgroup@kmllawgroup.com
Jack N Zaharopoulos	TWeef@pamd13trustee.com
Robert J Kidwell, III	on behalf of Debtor 1 Eric W. Steinmetz rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Eric W. Steinmetz

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lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 6

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: Eric W. Steinmetz  
aka Eric Wayne Steinmetz aka Eric Steinmetz  
Debtor(s)

Chapter 13

MidFirst Bank

Movant

v.

NO. 23-02448-MJC

Eric W. Steinmetz aka Eric Wayne Steinmetz  
aka Eric Steinmetz

Debtor(s)

11 U.S.C. Section 362

Amy Steinmetz

Co-Debtor

Jack N. Zaharopoulos

Trustee

**ORDER**

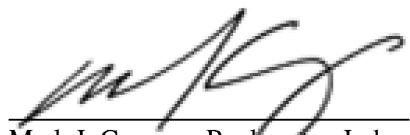
Upon consideration of the Certification of Default filed by the Moving Party in accordance with the Stipulation of the parties approved on August 23, 2024, Dkt. # 49, it is

**ORDERED AND DECREED** that:

The Automatic Stay of all proceedings, as provided under Section 362 of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005 (The Code), 11 U.S.C. Section 362 is modified with respect to the subject premises located at 1395 Kelly Road, Stroudsburg, PA 18360-7002 ("Property"), so as to allow Movant, and its successors or assignees, to proceed with its rights and remedies under the terms of the subject Mortgage and pursue its in rem State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.

The stay provided by Bankruptcy Rule 4001(a)(3) has been waived.

By the Court,



Mark J. Conway, Bankruptcy Judge  
Dated: January 20, 2025